



Order Filed on January 24, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840

IN RE:

STEPHEN BORACE, JR.
ALEXIS L. BORACE

Case No.: 19-26242 VFP

Hearing Date: 10/7/2021

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

AMENDED ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: January 24, 2022



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Case No.: 19-26242 VFP

Caption of Order: AMENDED ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 9/7/2021, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 9/1/2019, the Debtor shall pay the Standing Trustee
the sum of \$107,417.33 paid into date over 25 month(s), and then
the sum of \$1,518.62 for a period of month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that starting 3/1/2022 Debtor must make a \$10,000.00 lump sum payment by March 31st from yearly bonus to the Trustee; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:
Stephen Borace, Jr.
Alexis L. Borace
Debtors

Case No. 19-26242-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 24, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
aty	+ Carlos Rendon, 700 79th Street, North Bergen, NJ 07047-6385

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria@
David L. Stevens	on behalf of Debtor Stephen Borace Jr. dstevens@scura.com, ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria@
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jamal J Romero	

District/off: 0312-2

User: admin

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Date Rcvd: Jan 24, 2022

Form ID: pdf903

Total Noticed: 2

on behalf of Joint Debtor Alexis L. Borace jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr9
3878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com

Jamal J Romero

on behalf of Debtor Stephen Borace Jr. jromero@scura.com,
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr9
3878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com

Maria Cozzini

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor Roundpoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10